

**Proposed Language for Standing Advisory Board Recommendation for District  
Action on Short-term Limited Duration Health plans**

**For Standing Advisory Board Meeting on May 7, 2018**

The District of Columbia act quickly to limit the expansion of short-term limited duration health plans in the District by enacting legislation, modeled on the new Maryland law, that modifies the definition of “short-term limited duration insurance” to mean health insurance coverage provided under a policy or contract with a carrier that: (1) has a policy term that is less than three months after the original effective date of the policy or contract; (2) may not be extended or renewed; (3) applies the same underwriting standards to all applicants regardless of whether they have previously been covered by short-term limited duration insurance; and (4) provides a prominent consumer disclaimer in the contract and any application materials, in at least 14-point font, stating that the coverage does not constitute minimum essential coverage for purposes of satisfying the individual mandate and other disclosures as the Commissioner may require regarding the scope of short-term, limited-duration coverage, including the types of benefits and consumer protections that are and are not included.